

My name is Mokia Hull, and I am submitting this testimony in support of HB 6781, particularly Section 11 which limits what prior eviction records of a potential tenant can be considered by a landlord in making rental decisions.

When I was in graduate school and my sister was in college, we were living at home in HUD subsidized housing with our mother. We both worked part time jobs while we were students. Because we were students, our income was not counted towards the rent. At some point, our mother got behind on the rent, by only a small amount (\$625); the problem started because my mother had reported when she stopped working, but did not tell them in time when she went back to work, and so that caused her to have an underpayment and be behind on the rent and the landlord started an eviction action against her; even though she had lived there for 10 years and had always paid her rent in the past. My mom worked out an agreement with them in court, and paid off the money she owed, and was reinstated as a tenant in good standing. Even though my sister and I did not have anything to do with paying the rent, because we were over 18, we were listed on the eviction case that was brought in court.

Two and a half years later, my sister and I tried to rent an apartment on our own. But we were denied due to the eviction judgment, even though we were never evicted and paid every penny that was owed and were in good standing, and on good terms with our landlord. But the eviction case was still hindering us and showed up on our credit report. We were denied several apartments, and in one of the cases we were told that we were being denied only because of the eviction judgment. We were able to show that we both had good jobs, with good stable income, and met every other of their criteria to be a tenant; but then they denied us the apartment because of this eviction record.

We were only able to finally get an apartment by a lot of advocacy with both the landlord and the credit agency. I had to go to legal aid to get the eviction judgment opened and dismissed; and even after doing that, it was not enough to enable me to get the apartment right away: just having an eviction show up in the system was enough to deny us the apartment. It was only after my legal aid attorney wrote a letter explaining the situation in detail that they finally agreed to rent to us.

I really feel like this bill is important because it will help people to apply for and find housing. Housing is a basic need, and I should not have to fight tooth and nail, and get a lawyer, just to get housing and a place to live. It really affects women like me, women of color. I know so many people who can't get housing once they've ever had an eviction case, they just deny you instantly and won't even sit down and talk with you about what has happened. Especially when people were able to resolve the situation, it should not be on your record and should not be held against you when applying for other housing.